

Hospital Cash Insurance

Policy Wording

CHUBB®

Sample Document

Hospital Cash Insurance

1 Important Information Regarding Your Policy

1.1 Your Policy

- 1.1.1 Your Policy Wording and Policy Schedule together form your Policy and describe the insurance contract between You and Us.
- 1.1.2 In return for You paying Us the premium, We insure You for the Event(s) subject to the terms, conditions and exclusions under Your Policy.

1.2 Please read Your Policy

- 1.2.1 It is important that You carefully read and understand Your Policy because it describes the terms, conditions and exclusions that apply to Your insurance.

1.3 Checking Your Policy

- 1.3.1 Please check Your Policy to make sure all the information in it is correct. Please let Us know straight away if any changes are needed. Please contact Us if You have changed Your address, Email Address or Nominated Account details.

1.4 Contacting Us

- 1.4.1 If You have any questions or need to contact Us, please:
 - (a) write to Us at Chubb Insurance Singapore Limited, 138 Market Street, #11-01, Capita Green, Singapore 048946; or
 - (b) contact Our Customer Service Hotline: 6299 0922, Mondays to Fridays, 9:00am - 5:00pm, excluding Public Holidays.

1.5 Keeping Your documents safe

- 1.5.1 You should keep Your Policy in a safe place in case You need to refer to it in the future.
- 1.5.2 Certain types of cover under Your Policy require You to provide receipts and other documentary evidence to Us if You make claim. You should keep those documents in a safe place in case We need them to settle a claim.

2 Cover Under Your Insurance Policy

2.1 Who and What is insured?

- 2.1.1 You are insured for the Event(s) subject to the terms, conditions and exclusions under Your Policy.

2.2 What are the Eligibility Requirements?

- 2.2.1 To be eligible for cover under this Policy:
 - (a) You, Your Partner and Your Dependent Parent(s)/Parent(s)-in-law must be a Singapore Resident and between the age of eighteen (18) and sixty-four (64) years old (both ages inclusive) on the Commencement Date. Your Policy will be renewable up to the age of seventy (70) years old (age inclusive); and
 - (b) Your Dependent Child(ren) must be a Singapore Resident and between the age of six (6) months and eighteen (18) years old (both ages inclusive) on the Commencement Date and Your Dependent Child(ren)'s cover is renewable up to the age of twenty-five (25) years old if Your Dependent Child(ren) is a full-time student(s) at an accredited institution of higher learning.

3 The Meaning Of Certain Words

The following words when used with capital letters in Your Policy have the meaning given below.

- 3.1 Accidental Injury** means a bodily injury resulting from an accident which is not a Sickness and which:
- is caused by a sudden, unforeseen and fortuitous event, external to the body;
 - occurs at an identifiable time and place during the Period of Insurance;
 - results within three hundred and sixty-five (365) days of the accident;
 - results solely from the accident and independently of any other cause; and
 - includes a bodily injury suffered by You being directly and unavoidably exposed to the elements as a result of an accident.
- 3.2 Commencement Date** means 12.01am Singapore Time on the date We agree to provide insurance under the Policy and which is specified in Your Policy Schedule.
- 3.3 Confined or Confinement** means confinement for a continuous uninterrupted period of at least twenty-four (24) hours in a Hospital as a resident bed patient upon the advice of and under the regular care and attendance of a Doctor. Such Confinement and number of days of Confinement to be reasonably prescribed.
- 3.4 Dependent Child(ren)** means Your unmarried child(ren) including step or legally adopted child(ren) who is not employed and primarily dependent upon You for maintenance and support. Dependent Child(ren) who is in Full-time National Service is not covered.
- 3.5 Dependent Parent(s)/Parent(s)-in-law** means Your parent(s) and parent(s)-in-law.
- 3.6 Doctor** means a legally registered and properly qualified medical practitioner acting within the scope of his/her license and training pursuant to the laws of the country in which such practice is maintained. Doctor shall not include You or any of Your relatives unless otherwise approved by Us.
- 3.7 Downgrade** means a decrease in the level of benefit and/or the removal of coverage of Your Family Member.
- 3.8 Email Address** means the email address You have provided to Us when You applied for this Policy or any updated email address You have provided to Us during the Period of Insurance.
- 3.9 Event(s)** means the Event(s) listed in the benefits section of Your Policy.
- 3.10 Family Member** means Your Partner, Dependent Child(ren) and Dependent Parent(s)/Parent(s)-in-law.
- 3.11 Full-time National Service** means the mandatory conscription and duty that specified individuals must undertake as required by the Singapore government, and includes individuals who volunteer to be conscripted. This meaning shall always refer to the present-day definition as specified by the Singapore government under the Enlistment Act, Chapter 93.
- 3.12 Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, which holds a licence as a hospital (if licensing is required in the state or government jurisdiction where it is located) and meets the following requirements:
- operates primarily for the reception, care and medical treatment of sick, ailing or injured persons as in-patients;
 - provides full-time nursing service by and under the supervision of a staff of registered or graduate nurses;
 - has a staff of one (1) or more Doctors available at all times;
 - maintains organised facilities for medical diagnosis and treatment and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment;
 - is not primarily a clinic, nursing, rest or convalescent home nor, other than incidentally, a place for treatment of alcoholics or drug addicts, or home for the aged or community hospital or similar establishment or a special unit of a hospital used primarily for such purposes;
 - is not a mental institution or an institution primarily for the treatment of psychiatric disease including sub-normality or the psychiatric department of a hospital; and
 - is not a health hydro clinic or nature cure clinic.

- 3.13 Insured Person(s)** means the person(s) insured under Your Policy as specified in the Policy Schedule.
- 3.14 Like Categories** means characteristics of the insured risk that are similar in nature including but not limited to age, gender, claims experience and occupation classification that are used for calculating and determining the premiums.
- 3.15 Nominated Account** means the credit or charge card account or designated bank account designated by You, which is not a Medisave account, to which premiums are to be charged.
- 3.16 Operationally Ready National Serviceman (NSman)** means the individual who has completed Full-time National Service and is now obligated to undergo regular training up to a statutory age as specified by the Singapore government. This meaning shall always refer to the present-day definition as specified by the Singapore government.
- 3.17 Partner** means spouse or life partner with whom You have been living permanently in the same residential premises for at least three (3) months or more at the time of occurrence of an Event leading to a claim.
- 3.18 Period of Insurance** means:
- (a) if You are paying a monthly premium, one (1) month from the Commencement Date or the latest Renewal Date, whichever is later; or
 - (b) if You are paying an annual premium, one (1) year from the Commencement Date or the latest Renewal Date, whichever is later.
- 3.19 Policy** means Your Policy Wording and Policy Schedule which together form the entire insurance contract between You and Us.
- 3.20 Policy Schedule** means the schedule which We send You with Your Policy Wording.
- 3.21 Policy Wording** means the content of this document.
- 3.22 Pre-Existing Medical Condition** means any condition, sickness, injury, disease or physical, medical, mental or nervous condition, disorder or ailment which an Insured Person had suffered, or was or should have been aware they were suffering from at any time prior to the Commencement Date of the Policy or in respect of any amendment or endorsement to the terms, conditions and exclusions of this Policy, including the benefits payable under this Policy.
- 3.23 Renewal Date** means:
- (a) if You are paying a monthly premium, one (1) month from the Commencement Date and subsequently, the same day of each successive month; or
 - (b) if You are paying an annual premium, one (1) year from the Commencement Date and subsequently, the same day of each successive year.
- 3.24 Sickness** means illness or disease contracted and commencing whilst this Policy is in force and results, directly and independently of all other such causes.
- 3.25 Singapore Resident** means Singapore citizen, Singapore permanent resident, a holder of a valid work permit, employment pass, dependant's pass, long-term visit pass, S pass or student pass issued by the authorities in Singapore.
- 3.26 Upgrade** means an increase in a level of benefit and/or the addition of coverage of Your Family Member.
- 3.27 Upgrade/Downgrade Effective Date** means 12.01 am Singapore Time on the date We agree to provide an Upgrade/Downgrade of Your Policy and which is shown in Your Policy Schedule recording that Upgrade or Downgrade, as the context may require.
- 3.28 Waiting Period** means the period of time for and in respect of which no benefits are payable.
- 3.29 We/Us/Our** means Chubb Insurance Singapore Limited.
- 3.30 You/Your** means the person who is named as the policyholder or the Insured Person(s) named in the Policy Schedule.

4 Benefits

4.1 Daily Hospital Cash Benefit

- 4.1.1 If You have been necessarily and reasonably Confined in a Hospital as a result of an Accidental Injury or Sickness, and a Doctor certifies this, We will pay You the Daily Hospital Cash Benefit specified in Your Policy Schedule.
- 4.1.2 The Daily Hospital Cash Benefit will only be payable for each twenty-four (24) hour period of Confinement, from the first day of Confinement and for a period not exceeding three hundred and sixty-five (365) days for such Confinement due to an Accidental Injury or Sickness.
- 4.1.3 For avoidance of doubt, the Daily Hospital Cash Benefit will only be payable for each complete twenty-four (24) hour period of Confinement in a Hospital even if You are Confined for the same period due to a different Accidental Injury or Sickness.
- 4.1.4 Any periods of Confinement due to the same or related cause shall be considered as arising from one (1) Accidental Injury or Sickness unless their occurrences are separated by at least three hundred and sixty-five (365) days of non-Confinement.
- 4.1.5 We will only pay seventy-five (75) percent of the Daily Hospital Cash Benefit specified in Your Policy Schedule when You are sixty-five (65) years old and above at the time of Confinement.

4.2 Home Recuperation Cash Benefit

- 4.2.1 If You have been necessarily and reasonably Confined in a Hospital as a result of an Accidental Injury or Sickness, We will pay You the Home Recuperation Cash Benefit specified in Your Policy Schedule for each day of hospitalisation leave granted upon Your discharge from the Hospital Confinement, up to a maximum of five (5) consecutive days, as certified by a Doctor.
- 4.2.2 The hospitalisation leave must be from the same Hospital where You were Confined in.
- 4.2.3 Any periods of Confinement due to the same or a related cause shall be considered as arising from one (1) Accidental Injury or Sickness unless their occurrences are separated by at least three hundred and sixty-five (365) days of non-Confinement.
- 4.2.4 We will only pay seventy-five (75) percent of the Home Recuperation Cash Benefit specified in Your Policy Schedule when You are sixty-five (65) years old and above at the time of Confinement.

4.3. Benefit Limitations

- 4.3.1 We will not pay for Confinement of any Sickness commencing within a Waiting Period of thirty (30) days from the Commencement Date, or for any subsequent Confinement of the same condition which first occurred during the Waiting Period of thirty (30) days.

5 General Exclusions

5.1 Your Policy will not apply to any Event(s) arising directly or indirectly out of:

- (a) deliberately self-inflicted injury or suicide;
- (b) You committing any criminal or illegal act;
- (c) You being under the influence of intoxicating liquor, including having a blood alcohol content over the prescribed legal limit whilst driving, or being under the influence of any other drug unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice;
- (d) You engaging (while on duty) in any operation or service in any armed services, armed forces or disciplined forces of any country;
 - (i) unless You are undergoing Full-time National Service and is not engaging in actual warfare or war-like operations;
 - (ii) unless while undergoing peace time training as an Operationally Ready National Serviceman (NSman) and is not engaging in actual warfare or war-like operations; or
 - (iii) unless while solely engaging in sedentary desk-bound duties, that is, strictly clerical or administrative work.

For the avoidance of doubt, armed forces include the military, navy and airforce, and disciplined forces shall include but not be limited to policemen, auxiliary police officers, customs officers, firemen, immigration officers or inspectors, and correctional service officers or inspectors;

- (e) You engaging in any professional sports meaning Your livelihood is substantially dependent on income received as a result of You playing a sport;
- (f) You engaging in any motor sports as a rider, driver and/or a passenger;
- (g) You engaging in air travel except as a passenger in a fully licensed passenger carrying aircraft;
- (h) You engaging in or practising for parachuting, skydiving, hang gliding, ballooning, any kind of race (other than on foot or swimming) or trial of speed or reliability, potholing, mountaineering or rock climbing necessitating the use of guides or ropes, or underwater activities necessitating the use of compressed air or gas;
- (i) You committing any unlawful acts or wilful exposure to unnecessary danger (such as jaywalking or speeding) except in an attempt to save human life;
- (j) Pre-Existing Medical Conditions;
- (k) any condition which is or results from a complication of infection with a venereal disease;
- (l) any condition which is or results from a complication of congenital conditions or deformities;
- (m) any condition which is or results from a complication of a geriatric or psycho-geriatric or psychiatric condition, stress, anxiety and depression;
- (n) any condition which is or results from a complication of pregnancy, childbirth, miscarriage or abortion;
- (o) any dental work or treatment, extraction of impacted teeth or wisdom teeth, eye examinations or anomalies and cosmetics or plastic surgery;
- (p) any treatment for obesity, weight reduction or weight improvement;
- (q) any nervous and mental conditions or disorder, alcoholism, rest cures, sanatoria care or special care, or special nursing care;
- (r) Human Immunodeficiency Virus (HIV), HIV related illness, or any other diseases or illness related to sexually transmitted disease;
- (s) death, disability, loss, damage, liability or expense directly or indirectly caused by, or contributed to, or arising from:
 - (i) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear components thereof;
 - (iii) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - (iv) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
 - (v) any chemical, biological, bio-chemical or electromagnetic weapon;
- (t) death, disability, loss, damage, destruction, any legal liabilities, cost or expense including consequential loss of whatsoever nature, directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - (i) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

- (ii) any act of terrorism including but not limited to the use or threat of force, violence and/or harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/ or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear, or any action taken in controlling, preventing, suppressing or in any way relating to the events stated in this clause.

5.2 Sanctions Exclusions Applicable under this Policy

- 5.2.1 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.
- 5.2.2 Chubb Insurance Singapore Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Singapore Limited is subject to certain US laws and regulations in addition to EU, UN and Singapore sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

6 General Conditions

6.1 Where does Your Policy apply?

- 6.1.1 Your Policy insures You twenty-four (24) hours a day worldwide excluding sanctioned countries for the purposes of Clause 5.2.

6.2 Coverage Validity

- 6.2.1 You will not be covered under this Policy if You live outside of Singapore for more than one hundred and eighty-two (182) days in the twelve (12) month period following the Policy Commencement Date or the latest Renewal Date, whichever is later.

6.3 Disputes

- 6.3.1 Any disputes You have with Us arising out of or in connection with the coverage available under this Policy shall be referred to the Financial Industry Disputes Resolution Centre Ltd (FIDREC) for adjudication. Any determination by FIDREC in respect of any dispute shall be final and binding on You and Us.
- 6.3.2 If any dispute or disagreement cannot be referred to or resolved by FIDREC, the dispute or disagreement must be referred to and finally resolved by arbitration under the Arbitration Act (Cap. 10) and any statutory modification or re-enactment thereof then in force, and administered by the Singapore International Arbitration Centre ("SIAC") in accordance with the Arbitration Rules of the SIAC for the time being in force, which rules are deemed to be incorporated by reference in this clause. The seat of the arbitration shall be Singapore, the Tribunal shall consist of one arbitrator, and the language of the arbitration shall be English. In no case shall You seek to recover on Your Policy before the expiration of sixty (60) days after written proof of claim has been submitted to Us in accordance with the provisions of Your Policy.

6.4 Governing Law

- 6.4.1 Your Policy is governed by the laws of Singapore.

6.5 Currency

- 6.5.1 All payments by You to Us and by Us to You or someone else under Your Policy must be in Singapore currency.

6.6 Clerical Error

- 6.6.1 A clerical error by Us will not make an invalid insurance policy valid, nor a valid insurance policy invalid.

6.7 Premium

- 6.7.1 Premiums shall be amended on the renewal of Your Policy at the Renewal Date, after the date You attain the age of twenty (20), twenty-five (25), thirty (30), thirty-five (35), forty (40), forty-five (45), fifty (50), fifty-five (55), sixty (60) and sixty-five (65) years old.
- 6.7.2 Premiums payable under Your Policy are not guaranteed and We reserve the right to amend the premium by giving You thirty (30) days' written notice of any change at Your address or Email Address on file.

6.8 Modification

- 6.8.1 We reserve the right to modify the terms and conditions of Your Policy for Like Categories of Insured Person(s) during the Period of Insurance by giving You prior notice of at least thirty (30) days, and such modification shall be applicable from the effective date as stated in Our written notice to Your address or Email Address on file.
- 6.8.2 No modification of Your Policy shall be valid unless approved in writing by Our authorised representative, and such approval shall be evidenced by way of an endorsement to Your Policy issued by Us. No broker or agent has the authority to modify or to waive any of the terms and conditions of Your Policy.

6.9 Free Look Period

- 6.9.1 You have thirty (30) days after You receive Your Policy to decide whether the Policy meets Your needs. You may cancel Your Policy by giving Us notice within these thirty (30) days. We will cancel Your Policy from the Commencement Date and refund in full the premium You have paid to Us, provided that You have not made a claim during the free look period.
- 6.9.2 The Policy is considered delivered and received by You within three (3) business days from the date of email delivery or posting.

6.10 Benefit Limits

- 6.10.1 The maximum total benefit amount We will pay under Your Policy for each Event is the limit specified in Your Policy Schedule for that Event.

6.11 Commencement and Period of Your Policy

- 6.11.1 Your Policy begins on the Commencement Date or the latest Renewal Date, whichever is later, and continues for the Period of Insurance.

6.12 Reinstatement of Your Policy

- 6.12.1 If Your Policy is cancelled for any reason other than under Clause 7.3, You may apply for reinstatement within ninety (90) days from date of cancellation.
- 6.12.2 If We approve and accept Your application for reinstatement, the terms, conditions, and exclusions of the Policy shall remain the same as before the cancellation of the Policy, unless otherwise specified in the reinstatement endorsement. However, there will be no cover under the Policy during the period between cancellation and reinstatement of the Policy. The date of reinstatement will be as stated in the reinstatement endorsement.
- 6.12.3 A Waiting Period of sixty (60) days is applicable from the date We accept Your application for reinstatement.
- 6.12.4 An application for reinstatement of Your Policy will not be accepted after ninety (90) days from the date of cancellation.

6.13 Policy Owners' Protection Scheme

- 6.13.1 Your Policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for Your Policy is automatic and no action is required from You. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Chubb or visit the General Insurance Association or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

6.14 Personal Data Protection Consent

- 6.14.1 You are deemed to give consent and authorisation to Us to collect, use, disclose, and/or process Your personal data or information supplied to Us without further notification to You confidentially with Our affiliated companies, third party service providers, business partners and/or other parties, which may be sited outside Singapore, for the purposes stated in Chubb's Purpose Statement, including administering policies taken out with Us, handling claims and customer services. Copies of Our Purpose Statement and Data Protection Policy can be found at www.chubb.com/sg-privacy and You are deemed to have read the same.
- 6.14.2 If You have consented for Us to contact You in order to perform marketing related activities, please be advised that You can withdraw Your consent by writing to Us to notify Us of Your instruction. Upon Your written request, We shall, without charge, cease to use Your personal information for purposes other than those directly related to Your Policy.

6.14.3 You may write to Our Data Protection Officer at 138 Market Street, #11-01, CapitaGreen, Singapore 048946 for any request to withdraw Your consent, access to and/or correction of any information supplied to Us and We may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

6.15 Fraudulent Claims

6.15.1 If any claim under Your Policy is in any respect:

- (a) fraudulently exaggerated; or
- (b) supported by a fraudulent statement and/or document,

We shall not pay in respect of such claim and shall be entitled to terminate Your Policy with effect from the claim notification/submission date.

6.16 Subrogation

6.16.1 In the event of any payment made by Us under one or more sections of this Policy, We will be subrogated to all Your rights of recovery against any person or organisation. You shall provide Us with reasonable assistance including but not limited to, executing and delivering any instruments and/or documents. You shall take no actions which may prejudice Our subrogation rights.

6.17 Upgraded/Downgraded Policies

6.17.1 If Your benefits have been Upgraded or Downgraded while Your Policy is in force or during the Renewal Date and if You have been diagnosed prior to or during the Upgrade/Downgrade Effective Date, the limits of benefits payable in respect of such Confinement shall not exceed the limit of benefits prior to the Upgrade/Downgrade Effective Date.

7 Cancelling Your Policy

7.1 When You can cancel

7.1.1 You may cancel this Policy by giving Us notice at Our Email Address: customerservice.sg@chubb.com or by calling Us at +65 6299 0922 (Mondays to Fridays, 9:00am to 5:00pm, excluding Public Holidays).

- (a) If Your Policy is a monthly Policy, You may cancel this Policy at any time during the Period of Insurance. No refund of any premium will be given.
- (b) If Your Policy is an annual Policy, You may cancel this Policy at any time during the Period of Insurance by giving Us thirty (30) days prior notice. We will give You a pro-rata refund of the premium for the remaining portion of any period for which You have already paid. However, We will not refund any premium if a claim has been made under Your Policy.

7.2 When We can cancel

7.2.1 We may cancel Your Policy for Like Categories of Insured Person(s) by giving You at least thirty (30) days' prior notice. We will do this only when We cancel all policies within the Like Categories which have been issued under this Policy. We will give You a pro-rata refund of the Premium for the remaining portion of any period for which You have already paid. However, We will not refund any premium if a Claim has been made under Your Policy.

7.3 Automatic cancellation

7.3.1 Cover under Your Policy will cancel automatically:

- (a) if You cease to be a Singapore Resident;
- (b) when You reach the age of seventy-one (71) years old;
- (c) when Your Dependent Child(ren) reach the age of twenty-six (26) years old;
- (d) upon Your Death.

This will be confirmed in writing. Thereafter, Your Policy will not be renewed. If Your Partner is covered under Your Policy, his/her cover will continue for the remaining Period of Insurance.

8 Claims

8.1 Procedure for making a claim

8.1.1 If You, or Your legal representative wishes to make a claim, You or they must:

- (a) visit Our Singapore Claims Centre at www.amex.chubbclaims.com.sg to complete Your online submission; or
- (b) contact Us at 6299 0922 for further enquiries on claims.

8.1.2 You must submit the following:

- (a) original receipts for any expenses that are being claimed;
- (b) all reports that have been made with or obtained from the police, a carrier or other authorities about the accident, loss or damage; and/or
- (c) any other documentary evidence required by Us under Your Policy.

8.1.3 You must provide Us with Your submission and accompanying documents as soon as practicable, in any event within thirty (30) days of the Event(s) taking place which gives rise to the claim.

8.1.4 You must give Us at Your, or Your legal representative's expense, all medical and other certificates and evidence required by Us that are reasonably required to assess the claim.

8.1.5 We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one. In the event the Doctor whom We appoint determines that the Confinement, or medical leave or period of medical leave, given by Your Doctor, was unreasonable or unnecessary, We will only pay to You such benefit based on the Confinement, period of Confinement, or medical leave or period of medical leave determined to be reasonable by the Doctor appointed by Us.

8.2 Processing and payment of claims

8.2.1 We will take all reasonable steps to pay a valid claim promptly.

8.2.2 We will pay all benefits amount under Your Policy to You. In the event of Your death, We will pay the amount to Your estate.

8.3 Making claims after Your Policy is cancelled

8.3.1 If Your Policy is cancelled, this does not affect Your rights to make a claim under Your Policy if the Event(s) occurred before the date of cancellation.

9 Your Duties To Us

9.1 Duty of Disclosure

9.1.1 You must fully and faithfully disclose all facts which You know or should know. Otherwise, the Policy may be void.

9.2 Consequences of Breach of Duty, Fraud or Misrepresentation

9.2.1 We may refuse to pay a claim either in whole or in part, if You:

- (a) breach the duty of disclosure;
- (b) make a misrepresentation to Us before or at the time Your Policy was entered into;
- (c) breach a provision of Your Policy;
- (d) make a fraudulent claim under any policy of insurance; or
- (e) engage in any act or omission which under Your Policy You are required to notify Us of, but You failed to do so.

10 Third Parties

10.1 A person who is not a party to Your Policy contract shall have no right under the Contracts (Rights of Third Parties) Act to enforce any of its terms.

11 Payment Before Cover Warranty

- 11.1** Notwithstanding anything herein contained but subject to Clause 11.3, it is hereby agreed and declared that the total premium due must be paid and actually received in full by Us on or before the Commencement Date or the Renewal Date.
- 11.2** In the event that the total premium due is not paid and actually received in full by Us on or before the Commencement Date or Renewal Date, no benefits whatsoever shall be payable by Us.
- 11.3** In respect of insurance cover subject to Clause 6.9, You may return the original Policy document to Us within the Free Look Period if You decide to cancel the cover during the Free Look Period. In such an event, You will receive a full refund of the premium paid to Us provided that no claim has been made under the insurance.
- 11.4** For any Policy where We agree that payment of the premium is to be made by credit or charge card/debit card or bank GIRO deduction, the submission of a complete and properly signed Direct Debit Authorisation form (or such other forms as may be required by the card centre, bank or Us) to Us on or before the Commencement Date shall be deemed to be payment received by Us, subject to Clause 11.5.
- 11.5** In the event of any rejection by the card centre or the bank of the Direct Debit Authorisation form (or any such form referred to in Clause 11.4) or any inability by Us to obtain payment of the premium by credit card or GIRO deduction due to any reason, We shall allow up to three (3) attempts for the charge and deduction of the outstanding premiums from the relevant card centre or bank. Should such attempts fail for any reason, Your Policy shall be deemed to be cancelled immediately effective from the day of the month when premium was due and unpaid, and no benefits shall be payable by Us. We will inform You of the cancellation by sending a notice in writing to Your address or Email Address on file. Any payment received thereafter shall be of no effect whatsoever on the cancellation of Your Policy.

12 Special Conditions

12.1 Payment of Benefits

- 12.1.1** You cannot be covered under more than one (1) True Hospital Cash Insurance. If You are covered under more than one (1) such Policy, We will consider You to be covered under the Policy which provides the highest benefits. Where the benefits under any additional Policy are identical, We will consider You to be insured under the Policy first issued. All Policies not recognised by Us shall be cancelled.
- 12.1.2** Except as specifically stated in Your Policy, benefit amounts are payable in addition to any other insurance benefits to which You may be entitled.

13 Special Conditions Applicable If Premiums Are Paid On A Monthly Basis (If this clause applies, Clause 14 does not apply)

13.1 Renewal of Your Policy

- 13.1.1** If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) month from the Renewal Date upon Your payment of the premium due on each Renewal Date.
- Unless and until You tell Us otherwise, We will automatically deduct the premium from Your Nominated Account.

14 Special Conditions Applicable If Premiums Are Paid On An Annual Basis (If this clause applies, Clause 13 does not apply)

14.1 Renewal of Your Policy

- 14.1.1** If either party wishes not to renew the Policy at the end of any Period of Insurance, notice of cancellation must be given in accordance with Clause 7. If no such notice has been given by either party, Your Policy will be renewed automatically for one (1) year from the Renewal Date upon Your payment of the premium due on each Renewal Date.
- Unless and until You tell Us otherwise, We will automatically deduct the premium from Your Nominated Account. We will give You notice of Your upcoming renewal and the deduction of premium from Your Nominated Account, at least forty-five (45) days prior to the Renewal Date.

14.2 Refund of Premiums

- 14.2.1** Upon cancellation of the Policy in accordance with Clause 7, We will refund to Your Nominated Account any unused premium paid.

About Chubb in Singapore

Chubb is the world's largest publicly traded property and casualty insurer. Chubb Insurance Singapore Limited, via acquisitions by its predecessor companies, has been present in Singapore since 1948. Chubb in Singapore provides underwriting and risk management expertise for all major classes of general insurance. The company's product offerings include Financial Lines, Casualty, Property, Marine, Industry Practices as well as Group insurance solutions for large corporates, multinationals, small and medium-sized businesses. In addition, to meet the evolving needs of consumers, it also offers a suite of tailored Accident & Health and Personal & Specialty insurance options through a multitude of distribution channels including bancassurance, independent distribution partners and affinity partnerships.

Over the years, Chubb in Singapore has established strong client relationships by delivering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/sg.

Contact Us

Chubb Insurance Singapore Limited
Co Regn. No.: 199702449H
138 Market Street
#11-01 CapitaGreen
Singapore 048946
O +65 6299 0988
F +65 6298 1055
www.chubb.com/sg

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